

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY



Order Filed on January 9, 2019
by Clerk

Case No. 18-01389
U.S. Bankruptcy Court
District of New Jersey

Chapter 7

In re:

VERONICA KNEPP,

Debtor.

VERONICA KNEPP,

Plaintiff,

v.

EDUCATIONAL FINANCIAL SERVICES,
A DIVISION OF WELLS FARGO BANK,
N.A.,

Defendant.

Adv. Pro. No. 18-01389(VFP)

ORDER DENYING MOTION TO COMPEL ARBITRATION

The relief set forth on the following page is **ORDERED**.

DATED: January 9, 2019

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Upon the motion (the “Motion”) of Defendant Educational Financial Services, a Division of Wells Fargo Bank, N.A. (“EFS”), to compel arbitration of the relief sought in the Complaint commenced by Veronica Knepp, the Debtor herein [ECF # 26]; and where the Debtor interposed opposition to the Motion (the “Opposition”) [ECF # 27]; and where Plaintiff filed a Response to the Opposition (the “Response”)[ECF # 29]; and where a hearing took place on the Motion on December 18, 2018 (the “Hearing”); and after reviewing the Motion, the Opposition and Response and the oral arguments made by counsel for the Defendant and Debtor at the Hearing and the entire record herein, the Court rendered a decision on the record (the “Decision”); for the reasons set forth in the Decision, it is hereby ORDERED:

1. The Motion is denied.